



## Information regarding your deductible and maximum-out-of-pocket limits

### What are deductibles or maximum out-of-pocket (MOOP) limits?

Your plan may have deductibles and/or maximum-out-of-pocket limits. Your *deductible* is the amount you pay for covered health care services before your health insurance policy starts to pay. Your *maximum out-of-pocket* is the limit on how much you have to pay for covered services in your plan year. Please check your plan documents for your plan-specific deductible and MOOP information.

### Why is this important?

Once you have met your plan deductible, you are only responsible for paying the copayment or coinsurance for covered services. Once you have met your maximum out-of-pocket on deductibles, copayments and coinsurance for covered benefits, Aetna pays 100% of the cost of covered benefits.

### How will I know if I have met my deductible or MOOP limit?

Aetna monitors your deductible and MOOP for you and any dependents that are covered by your policy. When Aetna pays a claim for covered services received by you or your dependents, the deductible and MOOP accumulators will be updated. You can find this information on an Explanation of Benefits (EOB), on the member portal, through the Aetna app, or by calling the phone number on your member ID card. Aetna will also notify you when you meet your deductible or MOOP.

Aetna will send EOBs and notices about your deductibles and MOOP accruals by mail. You may opt out of mailed notices and receive this information electronically. Please call the phone number on your member ID card and we will process your request for electronic communications only. If you have previously opted out of receiving these notices, you may opt-in to resume receiving EOBs and notices by mail at any time. Please call the phone number on your member ID card to change your notice preferences.